

Indicator 8: Promptness of Responding to Claim Correspondence - 4th Quarter 2004

Large Insurers (400 Claims or more per year)

<u>NAIC</u>	<u>INSURER</u>	<u>Replies received or overdue</u>	<u>Late or no reply</u>	<u>Prompt</u>	<u>Year To Date</u>	<u>3 YR percent</u>
SI	GENERAL MOTORS CORPORATION	12	1	91.67%	77.91%	65.95%
15091	RURAL MUTUAL INS CO	33	4	87.88%	82.42%	79.17%
15261	SOCIETY INSURANCE A MUTUAL CO	228	33	85.53%	84.51%	85.19%
24449	REGENT INSURANCE CO	156	23	85.26%	84.03%	82.25%
21407	EMCASCO INSURANCE CO	80	12	85.00%	87.96%	87.85%
SI	CITY OF MILWAUKEE	47	8	82.98%	73.01%	68.31%
15350	WEST BEND MUTUAL INS CO	303	55	81.85%	78.19%	81.56%
SI	DEPT OF ADMINISTRATION	91	18	80.22%	75.97%	68.43%
23817	ILLINOIS NATIONAL INS CO	68	14	79.41%	70.57%	65.82%
29157	UNITED WISCONSIN	111	23	79.28%	84.11%	80.77%
40827	VIRGINIA SURETY CO INC	54	12	77.78%	81.85%	81.65%
24988	SENTRY INSURANCE A MUTUAL CO	355	81	77.18%	74.83%	73.73%
26069	WAUSAU BUSINESS INS CO	33	8	75.76%	76.47%	71.84%
23035	LIBERTY MUTUAL FIRE INS CO	200	50	75.00%	75.90%	70.49%
25674	TRAVELERS PROPERTY CAS CO OF A	104	26	75.00%	79.80%	79.73%
14184	ACUITY INSURANCE CO	246	66	73.17%	75.48%	70.80%
21458	EMPLOYERS INSURANCE CO OF WAU	229	67	70.74%	74.79%	68.34%
10677	CINCINNATI INSURANCE CO THE	73	22	69.86%	67.28%	67.30%
35386	FIDELITY & GUARANTY INS CO	126	40	68.25%	62.25%	49.87%
20494	TRANSPORTATION INSURANCE CO	173	56	67.63%	61.74%	62.64%
18910	AMERICAN PROTECTION INS CO	25	9	64.00%	58.29%	56.71%
24872	CONNECTICUT INDEMNITY CO THE	36	13	63.89%	64.54%	61.78%
16535	ZURICH AMERICAN INSURANCE COM	398	147	63.07%	68.33%	70.22%
23043	LIBERTY MUTUAL INS CO	110	42	61.82%	60.18%	54.20%
26042	WAUSAU UNDERWRITERS INS CO	76	30	60.53%	74.82%	74.18%
19445	NATIONAL UNION FIRE INS CO OF P	71	31	56.34%	60.06%	53.06%
22977	LUMBERMENS MUTUAL CAS CO	51	24	52.94%	46.61%	48.35%
24147	OLD REPUBLIC INS CO	230	131	43.04%	53.18%	55.36%
30562	AMERICAN MANUFACTURERS MUT	3	2	33.33%	56.25%	47.85%
22748	PACIFIC EMPLOYERS INS CO	95	67	29.47%	33.92%	40.58%
TOTALS FOR GROUP:		3,817	1,115	70.79%	70.89%	68.14%

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Medium Size Insurers (85 -399 Claims or more per year)

<u>NAIC</u>	<u>INSURER</u>	<u>Replies received</u> <u>or overdue</u>	<u>Late or</u> <u>no reply</u>	<u>Prompt</u>	<u>Year</u> <u>To Date</u>	<u>3 YR</u> <u>percent</u>
25976	UTICA MUTUAL INS CO	8	0	100.00%	96.77%	81.15%
13935	FEDERATED MUTUAL INS CO	22	1	95.45%	94.67%	85.03%
SI	MILWAUKEE TRANSPORT SERVICES I	19	1	94.74%	94.25%	92.74%
18988	AUTO OWNERS INS CO	12	1	91.67%	91.07%	93.94%
22322	GREENWICH INSURANCE CO	30	3	90.00%	90.51%	85.61%
10239	SECURA SUPREME	4	0	100.00%	89.47%	77.91%
31003	TRI STATE INS CO OF MN	82	11	86.59%	88.89%	81.72%
24830	CITIES & VILLAGES MUTUAL INS CO	11	1	90.91%	86.84%	71.67%
13986	FRANKENMUTH MUTUAL INS CO	55	9	83.64%	86.41%	84.36%
SI	SCHNEIDER NATIONAL CARRIERS I	13	0	100.00%	86.00%	83.13%
19275	AMERICAN FAMILY MUTUAL INS CO	38	4	89.47%	85.80%	86.65%
24414	GENERAL CAS CO OF WI	67	11	83.58%	85.26%	83.27%
SI	BRUNSWICK CORPORATION	8	0	100.00%	85.19%	68.13%
13021	UNITED FIRE & CASUALTY CO	6	1	83.33%	85.19%	83.19%
14303	INTEGRITY MUTUAL INS CO	36	4	88.89%	84.62%	84.93%
15393	WISCONSIN AMERICAN MUTUAL INS	4	0	100.00%	84.21%	86.18%
SI	UW-SYSTEM ADMINISTRATION	14	1	92.86%	83.87%	82.39%
42480	VENTURE INS CO	11	1	90.91%	83.72%	80.82%
10472	CAPITOL INDEMNITY CORP	20	5	75.00%	83.56%	82.66%
19305	ASSURANCE COMPANY OF AMER	8	3	62.50%	82.76%	67.73%
26956	WIS COUNTY MUTUAL INS CORP	8	1	87.50%	82.61%	67.11%
21415	EMPLOYERS MUTUAL CASUALTY C	74	16	78.38%	82.40%	83.25%
20281	FEDERAL INSURANCE CO	43	7	83.72%	81.16%	68.77%
25682	TRAVELERS INDEMNITY CO OF CT T	15	3	80.00%	79.10%	71.83%
24791	ST PAUL MERCURY INS CO	13	4	69.23%	79.07%	79.83%
SI	COOPER POWER SYSTEMS INC	17	3	82.35%	78.57%	85.71%
SI	BRIGGS & STRATTON CORP	14	5	64.29%	77.42%	82.93%
SI	TARGET CORP (STORES)	13	3	76.92%	77.19%	80.36%
29459	TWIN CITY FIRE INS CO	74	10	86.49%	76.45%	74.17%
40967	ST PAUL FIRE & CASUALTY INS CO	12	3	75.00%	75.90%	74.21%
SI	WISCONSIN BELL INC	18	5	72.22%	75.56%	47.50%
24589	AMERICAN & FOREIGN INS CO	30	8	73.33%	75.00%	71.91%
24228	PEKIN INSURANCE CO	29	7	75.86%	73.86%	74.35%
26425	WAUSAU GENERAL INS CO	9	4	55.56%	73.21%	70.57%
40142	AMERICAN ZURICH INS CO	14	5	64.29%	73.17%	75.84%
42404	LIBERTY INSURANCE CORP	58	10	82.76%	72.62%	57.04%
25402	AMCOMP ASSURANCE CORP	54	16	70.37%	72.22%	78.25%
30104	HARTFORD UNDERWRITERS INS CO	45	10	77.78%	72.00%	74.38%
SI	GEORGIA PACIFIC CORPORATION	4	2	50.00%	72.00%	54.05%
20346	PACIFIC INDEMNITY CO	4	2	50.00%	71.74%	63.41%
SI	MILWAUKEE BOARD OF SCHOOL DI	16	5	68.75%	71.64%	67.02%
24767	ST PAUL FIRE & MARINE INS CO	35	11	68.57%	71.59%	68.80%
39357	TRAVELERS INSURANCE CO THE	10	3	70.00%	71.59%	72.75%
SI	CITY OF MADISON	24	6	75.00%	70.47%	60.90%
31895	AMERICAN INTERSTATE INS CO	16	4	75.00%	69.57%	79.04%
SI	KOHLER CO	15	2	86.67%	69.57%	61.97%
21873	FIREMANS FUND INS CO	19	7	63.16%	69.12%	55.43%
19410	COMMERCE & INDUSTRY INS CO	44	14	68.18%	69.07%	69.10%
22543	SECURA INSURANCE A MUTUAL CO	35	9	74.29%	68.62%	68.97%

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SI	COUNTY OF MILWAUKEE	30	10	66.67%	68.24%	77.45%
22659	INDIANA INSURANCE CO	1	1	0.00%	67.86%	67.42%
24678	ROYAL INDEMNITY CO	38	14	63.16%	66.88%	63.37%
25887	UNITED STATES FIDELITY & GUARANT	30	5	83.33%	66.84%	50.85%
24902	SECURITY INSURANCE CO OF HARTF	11	7	36.36%	66.07%	62.35%
19380	AMERICAN HOME ASSURANCE CO	57	27	52.63%	65.53%	65.70%
19259	SELECTIVE INS CO OF SOUTH CAROL	11	3	72.73%	65.52%	58.96%
10166	ACCIDENT FUND INS CO OF AMERIC	68	8	88.24%	64.58%	59.06%
19682	HARTFORD FIRE INSURANCE CO	25	13	48.00%	64.20%	75.00%
20486	TRANSCONTINENTAL INSURANCE C	24	7	70.83%	64.10%	68.99%
14591	MILWAUKEE INS COMPANY	3	0	100.00%	63.33%	72.31%
19429	INSURANCE COMPANY OF STATE OF	49	17	65.31%	62.07%	59.38%
SI	STORA ENSO NORTH AMERICA COR	26	5	80.77%	59.43%	73.79%
26980	ROYAL INSURANCE CO OF AMERICA	12	5	58.33%	58.82%	60.23%
21237	CASUALTY RECIPROCAL EXCHANGE	7	5	28.57%	57.14%	65.79%
SI	DAIMLERCHRYSLER CORPORATION	25	9	64.00%	56.34%	59.19%
20443	CONTINENTAL CASUALTY CO	19	7	63.16%	55.07%	55.42%
41181	UNIVERSAL UNDERWRITERS INS CO	15	7	53.33%	53.68%	47.79%
22918	AMERICAN MOTORISTS	6	2	66.67%	53.01%	49.80%
25879	FIDELITY & GUARANTY INS UNDERWR	4	1	75.00%	50.00%	38.51%
19895	ATLANTIC MUTUAL INS CO	1	1	0.00%	45.45%	50.26%
42650	ONEBEACON MIDWEST INS CO	8	6	25.00%	11.11%	30.72%
TOTALS FOR GROUP:		1,700	402	76.35%	73.58%	69.57%

Indicator 8: Promptness of Responding to Claim Correspondence - 4th Quarter 2004

Small Size Insurers (Less than 85 Claims per year)

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SI	COUNTY OF WINNEBAGO	4	0	100.00%	100.00%	100.00%
SI	COUNTY OF OUTAGAMIE	4	0	100.00%	100.00%	95.92%
SI	DEERE & COMPANY	1	0	100.00%	93.33%	93.55%
SI	COUNTY OF DODGE	3	0	100.00%	94.44%	93.48%
SI	MARTEN TRANSPORT LTD	3	0	100.00%	85.71%	93.02%
SI	CNH AMERICA LLC	2	0	100.00%	87.50%	92.31%
22292	HANOVER INSURANCE CO THE	4	1	75.00%	86.36%	90.63%
SI	ALLEN-BRADLEY COMPANY LLC	0	0	0.00%	85.71%	90.57%
11250	COMMUNITY INS CORP	3	0	100.00%	100.00%	90.00%
SI	KIMBERLY-CLARK CORPORATION	11	1	90.91%	89.66%	89.87%
SI	TECUMSEH PRODUCTS COMPANY	0	0	0.00%	92.31%	89.47%
SI	COUNTY OF LA CROSSE	4	1	75.00%	94.12%	89.19%
19950	WILSON MUTUAL INS CO	4	0	100.00%	93.33%	88.00%
25143	STATE FARM FIRE & CASUALTY CO	13	1	92.31%	91.67%	87.85%
SI	COUNTY OF ROCK	4	0	100.00%	90.48%	87.80%
20109	BITUMINOUS FIRE & MARINE INS CO	2	0	100.00%	88.89%	87.80%
11527	LEAGUE OF WIS MUNICIPALITIES MU	10	2	80.00%	90.91%	87.50%
SI	COUNTY OF SHEBOYGAN	18	4	77.78%	87.50%	87.30%
14176	HASTINGS MUTUAL INS CO	21	3	85.71%	86.08%	86.71%
15377	WESTERN NATIONAL MUTUAL INS C	15	1	93.33%	91.11%	86.57%
13331	AMERICAN HARDWARE MUTUAL I	2	1	50.00%	81.82%	86.05%
SI	COUNTY OF WALWORTH	7	2	71.43%	92.31%	84.78%
11371	GREAT WEST CASUALTY CO	8	0	100.00%	86.84%	83.70%
SI	COUNTY OF JEFFERSON	2	1	50.00%	66.67%	81.08%
SI	HARNISCHFEGGER CORPORATION	13	1	92.31%	92.11%	80.95%
SI	WISCONSIN PUBLIC SERVICE CORP	4	0	100.00%	80.00%	80.65%
21881	NATIONAL SURETY CORP	2	0	100.00%	85.71%	80.65%
SI	COUNTY OF DANE	4	0	100.00%	82.86%	80.60%
SI	JOURNAL SENTINEL INC	6	0	100.00%	80.95%	80.43%
24775	ST PAUL GUARDIAN INS CO	0	0	0.00%	84.62%	80.30%
13439	PARTNERS MUTUAL INS CO	6	1	83.33%	86.67%	79.25%
SI	COUNTY OF WASHINGTON	9	3	66.67%	82.05%	78.87%
SI	BENEVOLENT CORPORATION CEDA	8	4	50.00%	75.68%	77.19%
18767	CHURCH MUTUAL INSURANCE CO	14	4	71.43%	81.48%	76.42%
14117	GRINNELL MUT REINSUR CO	13	1	92.31%	90.48%	76.32%
SI	VOLLRATH COMPANY LLC	3	0	100.00%	70.59%	76.09%
24112	WESTFIELD INSURANCE CO	2	1	50.00%	91.67%	75.49%
19038	TRAVELERS CASUALTY & SURETY C	15	4	73.33%	79.17%	75.34%
SI	LAND O LAKES INC	6	2	66.67%	86.96%	74.58%
SI	KOHL'S FOOD STORES INC	5	1	80.00%	70.00%	74.55%
20397	VIGILANT INSURANCE CO	3	1	66.67%	86.21%	74.29%
SI	ILLINOIS TOOL WORKS INC	1	0	100.00%	75.00%	73.81%
14265	INDIANA LUMBERMENS MUTUAL IN	5	0	100.00%	82.35%	73.44%
24880	FIRE & CASUALTY INS CO OF CT THE	2	0	100.00%	80.00%	73.33%
23108	LUMBERMEN'S UNDERWRITING AL	8	2	75.00%	68.18%	72.62%
19356	MARYLAND CASUALTY CO	8	0	100.00%	78.95%	72.32%
21180	SENTRY SELECT	10	3	70.00%	68.09%	72.22%
33006	AMERICAN PHYSICIANS ASSURANC	10	0	100.00%	60.61%	71.60%
10804	CONTINENTAL WESTERN INS CO	8	2	75.00%	65.00%	71.23%

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36919	HAWKEYE SECURITY INS CO	6	0	100.00%	85.71%	71.08%
12262	PENN MFRS ASSOCIATION INS CO	10	4	60.00%	68.75%	70.97%
13838	FARMLAND MUTUAL INS CO	8	2	75.00%	76.67%	70.97%
28665	CINCINNATI CASUALTY CO THE	7	2	71.43%	81.48%	70.91%
29424	HARTFORD CASUALTY INS CO	21	6	71.43%	69.57%	70.79%
SI	KWIK TRIP INC	4	1	75.00%	75.86%	70.79%
26247	AMERICAN GUARANTEE & LIABIL	8	2	75.00%	83.33%	70.00%
27855	ZURICH AMERICAN INS OF IL	2	1	50.00%	66.67%	69.92%
37273	FIREMANS FUND INS CO OF WI	4	0	100.00%	87.50%	69.88%
SI	USF HOLLAND INC	6	1	83.33%	73.68%	69.84%
20508	VALLEY FORGE INS CO	33	12	63.64%	65.49%	69.39%
SI	FEDERAL EXPRESS CORPORATION	4	2	50.00%	78.57%	69.03%
10502	MERIDIAN CITIZENS MUTUAL INSU	3	1	66.67%	63.64%	68.75%
23280	CINCINNATI INDEMNITY CO	2	1	50.00%	60.00%	68.25%
23787	NATIONWIDE MUTUAL INS CO	21	9	57.14%	69.01%	67.44%
26662	MILWAUKEE CASUALTY INSURANC	5	1	80.00%	68.42%	67.44%
19704	AMERICAN STATES INS CO	11	4	63.64%	66.67%	67.31%
11118	FEDERATED RURAL ELECTRIC INS C	6	2	66.67%	53.85%	67.21%
21261	ELECTRIC INSURANCE CO	3	0	100.00%	94.12%	66.67%
25615	CHARTER OAK FIRE INS CO	0	0	0.00%	100.00%	66.67%
34207	WESTPORT INSURANCE CORPORATIO	30	7	76.67%	71.32%	66.14%
25658	TRAVELERS INDEMNITY COMPANY T	3	0	100.00%	50.00%	65.45%
23434	MIDDLESEX INSURANCE CO	10	5	50.00%	63.64%	64.81%
SI	COLUMBIA-ST MARY'S INC	4	0	100.00%	72.22%	64.47%
13714	PHARMACISTS MUTUAL INS CO	4	1	75.00%	86.67%	64.44%
SI	INTERNATIONAL PAPER COMPANY	8	3	62.50%	80.95%	62.80%
20427	AMERICAN CASUALTY CO OF READI	10	1	90.00%	67.35%	62.50%
22489	HIGHLANDS INSURANCE CO	5	1	80.00%	61.11%	62.50%
18023	STAR INSURANCE CO	4	0	100.00%	80.77%	62.50%
43575	INDEMNITY INSURANCE CO OF NORT	61	27	55.74%	60.80%	62.45%
SI	J C PENNEY CORPORATION INC	7	1	85.71%	83.78%	62.41%
SI	RIPON FOODS INC	1	0	100.00%	83.33%	61.11%
SI	GREDE FOUNDRIES INC	9	0	100.00%	67.44%	60.87%
21113	UNITED STATES FIRE INS CO	8	1	87.50%	78.38%	58.99%
SI	DELPHI CORPORATION	4	1	75.00%	63.64%	57.53%
SI	PARKER-HANNIFIN CORPORATION	10	2	80.00%	65.38%	56.90%
21865	ASSOCIATED INDEMNITY CORP	16	4	75.00%	64.10%	54.79%
SI	DEPT OF TRANSPORTATION	6	1	83.33%	75.00%	53.41%
24074	OHIO CASUALTY INS CO	9	7	22.22%	31.48%	51.35%
22217	GULF INSURANCE CO	1	0	100.00%	100.00%	50.00%
33588	FIRST LIBERTY INS CORP THE	8	2	75.00%	56.52%	48.57%
22667	ACE AMERICAN INSURANCE CO	195	94	51.79%	46.48%	46.13%
21105	NORTH RIVER INS CO THE	4	2	50.00%	66.67%	45.08%
SI	EMERSON ELECTRIC COMPANY	10	9	10.00%	34.69%	44.44%
SI	WISCONSIN ELECTRIC POWER COMP	10	5	50.00%	56.25%	44.39%
21857	AMERICAN INSURANCE CO THE	0	0	0.00%	58.33%	42.59%
20621	ONEBEACON AMERICA INSURANCE C	6	4	33.33%	40.00%	39.42%
SI	KMART CORPORATION	5	4	20.00%	23.53%	38.69%
SI	JEWEL FOOD STORES INC	11	7	36.36%	42.98%	38.62%

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24732	PENNSYLVANIA GENERAL INSURAN	1	0	100.00%	100.00%	24.00%
TOTALS FOR GROUP:		934	288	69.16%	68.19%	66.18%